
State: District of Columbia **Filing Company:** UnitedHealthcare Insurance Company
TOI/Sub-TOI: MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.001 Plan A 2010
Product Name: GROUP MEDICARE SUPPLEMENT INSURANCE
Project Name/Number: ADVERTISING/FM16-1025

Filing at a Glance

Company: UnitedHealthcare Insurance Company
Product Name: GROUP MEDICARE SUPPLEMENT INSURANCE
State: District of Columbia
TOI: MS08G Group Medicare Supplement - Standard Plans 2010
Sub-TOI: MS08G.001 Plan A 2010
Filing Type: Form
Date Submitted: 11/09/2016
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Date Requested:
Author(s): Michelle Ambach, Bobbie Walton, Lisa Muhammad, Ron Beverly II
Reviewer(s): Colin Johnson (primary)
Disposition Date:
Disposition Status:
Implementation Date:

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General Information

Project Name: ADVERTISING	Status of Filing in Domicile: Not Filed
Project Number: FM16-1025	Date Approved in Domicile:
Requested Filing Mode: File & Use	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Group
Submission Type: New Submission	Group Market Size: Large
Group Market Type: Association	Overall Rate Impact:
Filing Status Changed: 11/10/2016	
State Status Changed:	Deemer Date:
Created By: Michelle Ambach	Submitted By: Michelle Ambach
Corresponding Filing Tracking Number:	

Filing Description:

Submitted for your review is advertising for use in connection with the AARP group health insurance plans. The enclosed advertising is new and does not replace any previously submitted advertisement. The material included within this filing is an Invitation to Inquire.

Company and Contact

Filing Contact Information

Michelle Ambach, Compliance Specialist	Michelle_C_Ambach@uhc.com
680 Blair Mill Rd.	215-902-8461 [Phone]
Horsham, PA 19044	215-902-8813 [FAX]

Filing Company Information

UnitedHealthcare Insurance Company	CoCode: 79413	State of Domicile: Connecticut
185 Asylum Street	Group Code: 707	Company Type: Life and Health
Hartford, CT 06103	Group Name:	State ID Number: 79413
(860) 702-5000 ext. [Phone]	FEIN Number: 36-2739571	

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

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Form Schedule

Lead Form Number: WB26115ST								
Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		WEB PAGE	WB26115ST	ADV	Initial		45.000	WB26115ST.pdf
2		WEB PAGE	WB26116ST	ADV	Initial		45.000	WB26116ST.pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages



Retiring at 65?


Here's some helpful information about enrolling in Medicare.

As you approach your 65th birthday, you're facing some very important decisions. You've already made two of them – you're ready to retire and want to enroll in Medicare. **So now the questions are:**

When?

During the Initial Enrollment Period for Medicare Parts A and B

If you already receive Social Security benefits, you will be automatically enrolled in Medicare Part A and Part B. Otherwise, you will need to take action to apply for both Medicare Parts A and B during your **Initial Enrollment Period (IEP)**. This is the 7-month period that begins 3 months before your 65th birthday, includes the month of your birthday, and ends 3 months after.

JAN	FEB	MAR	APR	MAY	JUN 
JUL	AUG	SEP	OCT	NOV	DEC

How? To enroll in Medicare Parts A and B, go to SocialSecurity.gov or you may call or visit your local Social Security office.

What will it cost?

PART **A** HOSPITAL

- Premium-free if you or your spouse worked and paid taxes in the U.S. for more than 10 years.
- Annual deductible for [2016 is \$1,188].

PART **B** MEDICAL

- Monthly premium in [2016 of \$104.90 to \$335.70] depending on your annual income.
- Annual deductible for [2016 is \$166].
- Once your deductible is met, Part B generally pays 80% of the Medicare-approved amount for covered services. That means you are responsible for the rest. **There is no maximum amount for out-of-pocket expenses.**

Keep in mind that Medicare does not cover prescription drugs or other care such as dental, eye, or hearing exams and supplies. **Call a licensed insurance agent/producer at [X-XXX-XXX-XXXX] to learn more about Medicare Part D (prescription drug) plans and other health insurance options available through AARP Member Advantages.**

Part A

If you didn't pay Medicare taxes while working and need to pay a Part A premium, your penalty for missing your IEP would be an additional 10% of your premium for twice the number of years that you didn't enroll.

For example, if you delayed enrollment for two years, you would pay the higher premium for four years.

What if I miss my Initial Enrollment Period?

Part B

The Part B penalty is 10% for each year that you didn't sign up.

So, if you delay enrollment for two years, you could pay up to 20% more per month for the life of your enrollment.

Please note: if you delayed retirement past age 65, you most likely qualify for a Special Enrollment Period. Read [Working Past 65?](#) for better information about your situation.

If you or your spouse are employed and covered under the employer's health plan, Medicare Parts A and B could work with your employer coverage. Or, you can delay enrollment in Medicare Parts A and B until the job ends.

This doesn't apply if your employer has fewer than 20 employees. In this case, your employer may require you to enroll in Medicare and your employer insurance will become secondary to Medicare.

How does Medicare work with employer coverage?



- ✓ If you're retiring, you have **63 days** after your employer-sponsored coverage ends to enroll in a Medicare plan without penalty.
- ✓ It can take some time for Medicare to process your enrollment, so it's best to sign up before you retire, during your Initial Enrollment Period, to avoid a gap in coverage.
- ✓ COBRA, retiree health plans, and individual health coverage aren't considered coverage based on current employment. It's important to switch to Medicare when you become eligible to avoid penalties.
- ✓ Check with your benefits administrator to see if it makes sense for you to sign up for Medicare Parts A and/or B in addition to your current coverage. **If you're told you don't need Medicare, get it in writing.**



Learn more about Medicare options and AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company, at AARPMedicareSupplement.com

Important Disclosures

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In some states, plans may be available to persons under age 65 who are eligible for Medicare by reason of disability or End-Stage Renal Disease.

You must be an AARP member to enroll in an AARP Medicare Supplement Plan.

Not connected with or endorsed by the U.S. Government or the federal Medicare program.

This is a solicitation of insurance. A licensed insurance agent/producer may contact you.

CALL A LICENSED INSURANCE AGENT/PRODUCER AT [1-800-523-7900] TO RECEIVE COMPLETE INFORMATION (INCLUDING OUTLINES OF COVERAGE) SHOWING BENEFITS, COSTS, ELIGIBILITY REQUIREMENTS, EXCLUSIONS AND LIMITATIONS.



Working past 65?

Here are some helpful facts about Medicare.

You're turning 65 — but you're not ready to ride off into the sunset just yet. Like many Americans today, you plan on making the most of your Social Security benefits by retiring at 66, 67, or even later. Yet most information about Medicare focuses on retiring and enrolling at 65.

So, what to do about Medicare if you keep working? Here are answers to some important questions you may have.

Retiring at 65

VS.

Working Past 65

The Initial Enrollment Period (IEP) is the same regardless of when you choose to retire.

It's a 7-month period that begins 3 months before your 65th birthday, includes the month of your birthday, and ends 3 months after.

If you're getting Social Security benefits, you'll be automatically enrolled in Medicare Parts A and B. You will get your Medicare card in the mail a few months before your 65th birthday. Keeping the card means you accept Medicare Parts A and B coverage and agree to pay the Part B premiums.

1

Medicare eligibility begins at age 65 even if your retirement does not. Since you're not yet collecting Social Security benefits, you will need to take action to enroll in Medicare on your own. Contact your local Social Security office or visit [SocialSecurity.gov](https://www.SocialSecurity.gov).

2

If you're retiring at age 65 and not yet enrolled in Social Security, your first chance to sign up for Medicare is your Initial Enrollment Period. Contact your local Social Security office or visit [SocialSecurity.gov](https://www.SocialSecurity.gov).

3

Happy Birthday!



During your Initial Enrollment Period, you can enroll in Medicare Parts A and B. Many people choose to enroll in Part A while they're still working because it's premium-free and works with employer insurance to provide secondary coverage for hospital care.

5

You have **63 days** from when your employer coverage ends or retirement begins, whichever comes first, to enroll in Medicare.

6

7

Medicare Part B charges a monthly premium based on your income. Many people who have employer coverage delay enrolling in Medicare Part B to postpone paying the premium. You can sign up later during a Special Enrollment Period without penalty.

Additional Enrollment Periods

General Enrollment Period (GEP)

If you missed signing up for Medicare during your IEP, Medicare's General Enrollment Period gives you a second chance.

The GEP runs from January through March 31 of each year. Your coverage would start on July 1.

Special Enrollment Period (SEP)

Once you retire, you will be eligible to enroll in Medicare Parts A and B if you didn't sooner. This Special Enrollment Period **begins when your employer coverage ends or when you retire**, whichever comes first, and **lasts for 8 months**. You may need to get confirmation of creditable coverage from your employer.

Should I enroll in Medicare while I'm still employed?

If you have health insurance through your employer, Medicare Parts A and B could work with your employer coverage.

Check with your benefits administrator to see if it makes sense for you to sign up for Medicare Parts A and/or B in addition to your current coverage.

If you're told you don't need Medicare, get it in writing.

No. If you or your spouse are actively employed and covered under an employer's health plan, you can delay enrollment in Medicare Parts A and B until the job ends.

This doesn't apply if your employer has fewer than 20 employees. In this case, your employer can require you to enroll in Medicare and your employer insurance will become secondary to Medicare. This means Medicare settles your expenses first and your employer insurance will not cover services that Medicare covers.

Am I required to enroll in Medicare when I turn 65?

COBRA, retiree health plans, and individual health coverage aren't considered coverage based on current employment. It's important to switch to Medicare when you become eligible to avoid penalties.

Know enough to avoid the penalties

Medicare Parts A and B may charge premium penalties if you miss your initial enrollment dates.



Part A Penalties

If you didn't pay Medicare taxes while working and need to pay a Part A premium, your penalty for missing your IEP would be an additional 10% of your premium for twice the number of years that you didn't enroll.

For example, if you delayed enrollment for two years, you would pay the higher premium for four years.



Part B Penalties

The Part B penalty is 10% for each year that you didn't sign up.

So, if you delay enrollment for two years, you could pay up to 20% more per month for the life of your enrollment.

Keep in mind, these penalties are waived if you're delaying retirement and enrolling during your Special Enrollment Period.



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Supporting Document Schedules

Satisfied - Item:	STATEMENT OF VARIABILITY
Comments:	
Attachment(s):	SOVST.pdf
Item Status:	
Status Date:	

STATEMENT OF VARIABILITY

Note: This is a collective list of variables shown and explained. Any repeating variables within a single component will only be listed once and will always appear unless otherwise noted.

Component Code: WB26115ST

Variable	Description
Part A Annual deductible for [2016 is \$1,188] Part B Monthly premium in [2016 of \$104.90 to \$335.70] Annual deductible for [2016 is \$166]	These are all the current 2016 Medicare deductible amounts, co-pays, etc. from Centers for Medicare & Medicaid Services (CMS). These will be updated when the 2017 amounts become available.
[X-XXX-XXX-XXXX]	The telephone number will be filled in by the vendor and will always appear.
[1-800-523-7900]	Current phone number-- component will be updated if phone number changes.
[2016]	Date will change annually.

Component Code: WB26116ST

Variable	Description
[1-800-523-7900]	Current phone number-- component will be updated if phone number changes.
[2016]	Date will change annually.